

I claim:

1. A method of reducing the occurrence of fraud in a commercial transaction between a seller selling goods and a buyer buying said goods, wherein said seller agrees to ship said goods to said buyer and said buyer agrees to remit a payment amount to said seller, said method comprising the steps of:

the buyer and seller agreeing on a good faith money amount;

the buyer and seller agreeing on a third party;

the buyer and seller agreeing on a fourth party;

the seller depositing an amount of money equal to said good faith money amount with

said third party, said good faith money amount held in trust by said third party;

and

the buyer depositing said payment amount with said third party;

wherein if said buyer indicates dissatisfaction with said commercial transaction, said

third party tenders said good faith money amount and said payment amount to

said fourth party;

wherein if said buyer indicates satisfaction with said commercial transaction, said

third party tenders said good faith money amount and said payment amount to

said seller.

2. The method of claim 1, wherein said fourth party is a charity.

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3. The method of claim 2, wherein said charity is supportive of the type of goods comprising said goods.
4. The method of claim 1, wherein said seller and said buyer agree on said fourth party by agreeing to allow said third party to select said fourth party.
5. The method of claim 1, wherein said third party also provides escrow services to said buyer and said seller.
6. The method of claim 1, wherein said third party facilitates said commercial transaction for said buyer and said seller.
7. The method of claim 1, wherein if said buyer neither indicates satisfaction nor dissatisfaction with said commercial transaction, said fourth party holds said good faith money amount and said payment amount in trust for a predetermined amount of time before tendering said good faith money amount and said payment amount to said seller.
8. The method of claim 1, wherein said buyer and seller agree that utilization of the present invention is the sole legal remedy in case of a dispute over said commercial transaction.

9. A method of reducing the occurrence of fraud in a commercial transaction between a seller selling goods and a buyer buying said goods, wherein said seller agrees to ship said goods to said buyer and said buyer agrees to remit a payment amount to said seller, said method comprising the steps of:

the buyer and seller agreeing on a good faith money amount;

the buyer and seller agreeing on a third party;

the buyer and seller agreeing on a fourth party;

the seller depositing an amount of money equal to said good faith money amount with said third party, said good faith money amount held in trust by said third party;  
and

the buyer depositing said payment amount with said third party;

wherein if said buyer indicates dissatisfaction with a portion of said commercial transaction, said third party tenders a predetermined portion of said good faith money amount and said payment amount determined by said buyer to said fourth party and said third party tenders the remainder of said good faith money amount and said payment amount to said seller;

wherein if said buyer indicates satisfaction with said commercial transaction, said third party tenders said good faith money amount and said payment amount to said seller.

10. The method of claim 9, wherein said fourth party is a charity.

11. The method of claim 9, wherein said charity is supportive of the type of goods comprising said goods.
12. The method of claim 9, wherein if said buyer neither indicates satisfaction nor dissatisfaction with said commercial transaction, said fourth party holds said good faith money amount and said payment amount in trust for a predetermined amount of time before tendering said good faith money amount and said payment amount to said seller.
13. The method of claim 9, wherein said third party also provides escrow services to said buyer and said seller.
14. The method of claim 9, wherein said third party facilitates said commercial transaction for said buyer and said seller.
15. The method of claim 9, wherein said buyer and seller agree that utilization of the present invention is the sole legal remedy in case of a dispute over said commercial transaction.